

Certificate of Notice

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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

51967

Morton & Craig LLC

William E. Craig, Esquire

110 Marter Ave., Suite 301

Moorestown, NJ 08057

Attorney for Santander Consumer USA Inc.



Order Filed on January 27, 2022

by Clerk

U.S. Bankruptcy Court

District of New Jersey

Case No. 20-20452

In Re:


ANH T. LE

Judge: (ABA)

**ORDER FOR SECURED AMOUNT TO BE PAID THROUGH DEBTOR'S CHAPTER 13 PLAN,  
ADEQUATE PROTECTION PAYMENTS, AND LIEN RETENTION**

The relief set forth on page number two (2) is hereby **ORDERED**.

**DATED: January 27, 2022**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Anh T. Le

Case No: 20-20452

Caption of Order: Order for secured amount to be paid through Debtor's Chapter 13 Plan, adequate protection payments, and lien retention

This matter having brought before this Court on an Objection To Confirmation filed by William E. Craig, Esq., attorney for Santander Consumer USA Inc., with the appearance of Paul H. Young, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Santander Consumer USA Inc. ("Santander") is the holder of a first purchase money security interest encumbering a 2017 BMW 3 Series bearing vehicle identification number WBA8D9C39HA005587.**
- 2. That the secured amount that Santander shall be paid through the Debtor's plan shall be \$31,281.00. This amount is reached using the agreed value of the vehicle of \$27,129.21(the net loan balance), amortized at 5.75% over 60 months.**
- 3. That the Chapter 13 Trustee is hereby directed to make an immediate lump sum adequate protection payment to Santander in the amount of \$4,336.00 through January 2022 and thereafter, each month, commencing February 2022, make monthly adequate protection payments to Santander in the amount of \$271.00. Adequate protection payments to Santander shall be made monthly up to and after confirmation, until all counsel fees have been paid and regular distributions begin to be made to Santander. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Santander until the remaining counsel fees have been paid. The Debtor shall receive a credit for all adequate protection payments made against the total amount to be received by Santander through the plan.**
- 4. That Santander shall retain its lien on the vehicle until the earlier of payment of the underlying debt under non-bankruptcy law, or the Debtor receiving a discharge.**

In re:  
Anh T. Le  
Debtor

Case No. 20-20452-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jan 27, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2022:

Recip ID	Recipient Name and Address
db	+ Anh T. Le, 705 Grant Avenue, Collingswood, NJ 08107-2336
aty	+ Mark V. Oddo, 511 Cooper Street, Camden, NJ 08102-1210

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Paul H. Young	

District/off: 0312-1

User: admin

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on behalf of Debtor Anh T. Le ykassoc@gmail.com

lesliebrown.paralegal@gmail.com,tkennedy@ymalaw.com,eperez@ymalaw.com,pyoung@ymalaw.com,support@ymalaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7